

## **Exhibit 3**



E D & F MAN CAPITAL MARKETS LIMITED

21 June 2012

**D W Construction, INC Retirement Plan**  
**5532 Lillehammer Lane**  
**Suite 103**  
**Park City**  
**UT 84098**  
**USA**

Dear Sirs:

We refer to:

- (a) the Security and Set-Off Deed dated 21 June 2012 between E D & F Man Capital Markets Limited (hereinafter "**us**") and D W Construction, INC Retirement Plan (hereinafter "**you**") ("**Security and Set-Off Deed**");
- (b) the ISDA Master Agreement entered into between us and you on 21 June 2012 ("**ISDA Master Agreement**");
- (c) the Custody Agreement entered into between us and you on 21 June 2012 ("**Custody Agreement**"); and
- (d) any applicable terms of business under which you receive services from us in any capacity ("**Terms of Business**").

The purpose of this letter is to confirm our agreement that in consideration of the custodian and related services provided by us in connection with our entering into with, or arranging for you the above agreements and transactions (including any related or supporting transactions), together with our effecting with or for you any subsequent, similar transactions (each, a "**Transaction**"), you shall pay to us a fee (each, a "**Custodian Fee**"). Prior to entering into a Transaction, we will agree the specific amount of the Custodian Fee to be payable and confirm this with you in writing. Each Custodian Fee shall become payable upon settlement of all amounts for each Transaction, and we will subsequently either invoice you or alternatively at our discretion deduct such amounts from any funds you hold on account with us.

For the purposes of:

- (a) the Security and Set-off Deed, this letter agreement is a "**Transaction Document**";
- (b) the ISDA Master Agreement, this letter agreement, the Custody Agreement, the Security and Set-Off Deed and any Terms of Business will constitute Bridged Agreements and be subject to the Cross-Agreement Bridge; and
- (c) any Terms of Business, the services and consideration provided under this letter agreement is deemed to be a "**Netting Transaction**".




Please confirm your agreement to be bound by the terms of this letter agreement by executing a copy of the letter agreement and returning it to us.

We are very pleased to have concluded this Transaction with you.

Yours sincerely,

**E D & F Man Capital Markets:**

By:  Sharon Heath  
Name: Compliance / Documentation  
Title: **Verrona Browne**  
COO Operations

Accepted and agreed for and on behalf of  
**D W Construction, INC Retirement Plan:**

By:   
Name: DARREN WITTWER  
Title: TRUSTEE



E D & F MAN CAPITAL MARKETS LIMITED

21 June 2012

**Kamco Investments Inc. Pension Plan**  
**5532 Lillehammer Lane**  
**Suite 103**  
**Park City**  
**UT 84098**  
**USA**

Dear Sirs:

We refer to:

- (a) the Security and Set-Off Deed dated 21 June 2012 between E D & F Man Capital Markets Limited (hereinafter "**us**") and Kamco Investments Inc. Pension Plan (hereinafter "**you**") ("**Security and Set-Off Deed**");
- (b) the ISDA Master Agreement entered into between us and you on 21 June 2012 ("**ISDA Master Agreement**");
- (c) the Custody Agreement entered into between us and you on 21 June 2012 ("**Custody Agreement**"); and
- (d) any applicable terms of business under which you receive services from us in any capacity ("**Terms of Business**").

The purpose of this letter is to confirm our agreement that in consideration of the custodian and related services provided by us in connection with our entering into with, or arranging for you the above agreements and transactions (including any related or supporting transactions), together with our effecting with or for you any subsequent, similar transactions (each, a "**Transaction**"), you shall pay to us a fee (each, a "**Custodian Fee**"). Prior to entering into a Transaction, we will agree the specific amount of the Custodian Fee to be payable and confirm this with you in writing. Each Custodian Fee shall become payable upon settlement of all amounts for each Transaction, and we will subsequently either invoice you or alternatively at our discretion deduct such amounts from any funds you hold on account with us.

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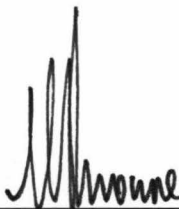


Please confirm your agreement to be bound by the terms of this letter agreement by executing a copy of the letter agreement and returning it to us.


We are very pleased to have concluded this Transaction with you.

Yours sincerely,

**E D & F Man Capital Markets:**

By:   
Name: Sharon Heath  
Title: Verrona Browne Compliance / Documentation  
COO Operations

Accepted and agreed for and on behalf of  
**Kamco Investments Inc. Pension Plan:**

By:   
Name: LOUISE KAMMER  
Title: TRUSTEE



E D & F MAN CAPITAL MARKETS LIMITED

21 June 2012

**Kamco, L.P. Profit Sharing Pension Plan FBO Stacey Kaminer**  
**5532 Lillehammer Lane**  
**Suite 103**  
**Park City**  
**UT 84098**  
**USA**

Dear Sirs:

We refer to:

- (a) the Security and Set-Off Deed dated 21 June 2012 between E D & F Man Capital Markets Limited (hereinafter "**us**") and Kamco, L.P. Profit Sharing Pension Plan FBO Stacey Kaminer (hereinafter "**you**") ("**Security and Set-Off Deed**");
- (b) the ISDA Master Agreement entered into between us and you on 21 June 2012 ("**ISDA Master Agreement**");
- (c) the Custody Agreement entered into between us and you on 21 June 2012 ("**Custody Agreement**"); and
- (d) any applicable terms of business under which you receive services from us in any capacity ("**Terms of Business**").

The purpose of this letter is to confirm our agreement that in consideration of the custodian and related services provided by us in connection with our entering into with, or arranging for you the above agreements and transactions (including any related or supporting transactions), together with our effecting with or for you any subsequent, similar transactions (each, a "**Transaction**"), you shall pay to us a fee (each, a "**Custodian Fee**"). Prior to entering into a Transaction, we will agree the specific amount of the Custodian Fee to be payable and confirm this with you in writing. Each Custodian Fee shall become payable upon settlement of all amounts for each Transaction, and we will subsequently either invoice you or alternatively at our discretion deduct such amounts from any funds you hold on account with us.

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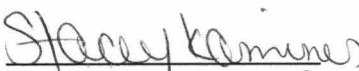
We are very pleased to have concluded this Transaction with you.

Yours sincerely,

**E D & F Man Capital Markets:**

By:   
Name: Sharon Heath  
Title: Verrona Browne Compliance / Documentation  
COO Operations

Accepted and agreed for and on behalf of  
**Kamco, L.P. Profit Sharing Pension Plan FBO**  
**Stacey Kaminer:**

By:   
Name: STACEY KAMINER  
Title: TRUSTEE



E D & F MAN CAPITAL MARKETS LIMITED

21 June 2012

**Linden Associates Defined Benefit Plan**  
**5532 Lillehammer Lane**  
**Suite 103**  
**Park City**  
**UT 84098**  
**USA**

Dear Sirs:

We refer to:

- (a) the Security and Set-Off Deed dated 21 June 2012 between E D & F Man Capital Markets Limited (hereinafter "**us**") and Linden Associates Defined Benefit Plan (hereinafter "**you**") ("**Security and Set-Off Deed**");
- (b) the ISDA Master Agreement entered into between us and you on 21 June 2012 ("**ISDA Master Agreement**");
- (c) the Custody Agreement entered into between us and you on 21 June 2012 ("**Custody Agreement**"); and
- (d) any applicable terms of business under which you receive services from us in any capacity ("**Terms of Business**").

The purpose of this letter is to confirm our agreement that in consideration of the custodian and related services provided by us in connection with our entering into with, or arranging for you the above agreements and transactions (including any related or supporting transactions), together with our effecting with or for you any subsequent, similar transactions (each, a "**Transaction**"), you shall pay to us a fee (each, a "**Custodian Fee**"). Prior to entering into a Transaction, we will agree the specific amount of the Custodian Fee to be payable and confirm this with you in writing. Each Custodian Fee shall become payable upon settlement of all amounts for each Transaction, and we will subsequently either invoice you or alternatively at our discretion deduct such amounts from any funds you hold on account with us.

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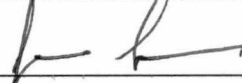
We are very pleased to have concluded this Transaction with you.

Yours sincerely,

**E D & F Man Capital Markets:**

By:   
Name: Verrona Browne Sharon Heath  
Title: COO Operations Compliance / Documentation

Accepted and agreed for and on behalf of  
**Linden Associates Defined Benefit Plan:**

By:   
Name: JOAN SCHULMAN  
Title: TRUSTEE



E D & F MAN CAPITAL MARKETS LIMITED

21 June 2012

**Moira Associates, LLC 401(k) Plan**  
**5532 Lillehammer Lane**  
**Suite 103**  
**Park City**  
**UT 84098**  
**USA**

Dear Sirs:

We refer to:

- (a) the Security and Set-Off Deed dated 21 June 2012 between E D & F Man Capital Markets Limited (hereinafter "**us**") and Moira Associates, LLC 401(k) Plan (hereinafter "**you**") ("**Security and Set-Off Deed**");
- (b) the ISDA Master Agreement entered into between us and you on 21 June 2012 ("**ISDA Master Agreement**");
- (c) the Custody Agreement entered into between us and you on 21 June 2012 ("**Custody Agreement**"); and
- (d) any applicable terms of business under which you receive services from us in any capacity ("**Terms of Business**").

The purpose of this letter is to confirm our agreement that in consideration of the custodian and related services provided by us in connection with our entering into with, or arranging for you the above agreements and transactions (including any related or supporting transactions), together with our effecting with or for you any subsequent, similar transactions (each, a "**Transaction**"), you shall pay to us a fee (each, a "**Custodian Fee**"). Prior to entering into a Transaction, we will agree the specific amount of the Custodian Fee to be payable and confirm this with you in writing. Each Custodian Fee shall become payable upon settlement of all amounts for each Transaction, and we will subsequently either invoice you or alternatively at our discretion deduct such amounts from any funds you hold on account with us.

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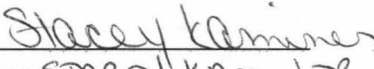
We are very pleased to have concluded this Transaction with you.

Yours sincerely,

**E D & F Man Capital Markets:**

By:   
Name: Sharon Heath  
Title: Verrona Brown Compliance / Documentation  
COO Operations

Accepted and agreed for and on behalf of  
**Moir Associates, LLC 401(k) Plan:**

By:   
Name: STACEY KAMINDER  
Title: TRUSTEE



E D & F MAN CAPITAL MARKETS LIMITED

21 June 2012

**Riverside Associates Defined Benefit Plan**

**5532 Lillehammer Lane**

**Suite 103**

**Park City**

**UT 84098**

**USA**

Dear Sirs:

We refer to:

- (a) the Security and Set-Off Deed dated 21 June 2012 between E D & F Man Capital Markets Limited (hereinafter "**us**") and Riverside Associates Defined Benefit Plan (hereinafter "**you**") ("**Security and Set-Off Deed**");
- (b) the ISDA Master Agreement entered into between us and you on 21 June 2012 ("**ISDA Master Agreement**");
- (c) the Custody Agreement entered into between us and you on 21 June 2012 ("**Custody Agreement**"); and
- (d) any applicable terms of business under which you receive services from us in any capacity ("**Terms of Business**").

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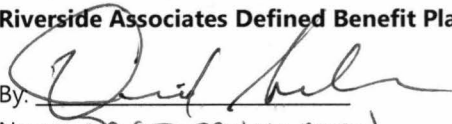
We are very pleased to have concluded this Transaction with you.

Yours sincerely,

**E D & F Man Capital Markets:**

By:   
Name: Verrona Browne  
Title: COO Operations

Accepted and agreed for and on behalf of  
**Riverside Associates Defined Benefit Plan:**

By:   
Name: DAVID SCHULMAN  
Title: TRUSTEE





E D & F MAN CAPITAL MARKETS LIMITED

21 June 2012

**American Investment Group of New York, L.P. Pension Plan**  
**75 Claremont Road**  
**Suite 309**  
**Bernardsville**  
**NJ 07924**  
**USA**

Dear Sirs:

We refer to:

- (a) the Security and Set-Off Deed dated 21 June 2012 between E D & F Man Capital Markets Limited (hereinafter "**us**") and American Investment Group of New York, L.P. Pension Plan (hereinafter "**you**") ("**Security and Set-Off Deed**");
- (b) the ISDA Master Agreement entered into between us and you on 21 June 2012 ("**ISDA Master Agreement**");
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We are very pleased to have concluded this Transaction with you.

Yours sincerely,

**ED & F Man Capital Markets:**

By:   
Name: Sharon Heath  
Title: Verrona Brown Compliance / Documentation  
COO Operations

Accepted and agreed for and on behalf of  
**American Investment Group of New York, L.P.**  
**Pension Plan:**

By:   
Name: ROBERT CREMA  
Title: TRUSTEE